

## Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court  
Eastern District of PennsylvaniaIn re:  
Raul O. Dones  
DebtorCase No. 12-14967-amc  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: JEGilmore  
Form ID: 3180WPage 1 of 2  
Total Noticed: 13

Date Rcvd: Apr 11, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 13, 2018.

db  
13265474 +Raul O. Dones, 4821 Van Kirk Street, Philadelphia, PA 19135-4116  
+Wells Fargo Bank, N.A., as Trustee, on, Serviced by Select Portfolio Servicing,,  
3815 South West Temple, Salt Lake City, UT 84115-4412

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Apr 12 2018 01:37:37 City of Philadelphia,  
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
Philadelphia, PA 19102-1595  
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 12 2018 01:37:24  
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
Harrisburg, PA 17128-0946  
smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Apr 12 2018 01:37:33 U.S. Attorney Office,  
c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
12881503 E-mail/Text: bankruptcy@phila.gov Apr 12 2018 01:37:37 City of Philadelphia,  
SchoolDistrict of Philadelphia, Law Department - Tax Unit, One Parkway Building,  
1515 Arch Street, 15th Floor, Philadelphia, PA 19102-1595  
12883665 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 12 2018 01:37:24  
Commonwealth of Pennsylvania Department of Revenue, PO Box 280946, Bankruptcy Division,  
Harrisburg, PA 17128-0946  
12763406 EDI: IRS.COM Apr 12 2018 05:33:00 Internal Revenue Service, P.O. Box 21126,  
Philadelphia, PA 19114  
12858510 EDI: JEFFERSONCAP.COM Apr 12 2018 05:33:00 Jefferson Capital Systems LLC, PO BOX 7999,  
SAINT CLOUD MN 56302-9617  
13028274 EDI: AIS.COM Apr 12 2018 05:33:00 Midland Funding LLC, by American InfoSource LP as agent,  
Attn: Department 1, PO Box 4457, Houston, TX 77210-4457  
12926702 +EDI: RESURGENT.COM Apr 12 2018 05:33:00 PYOD, LLC its successors and assigns as assignee,  
of B-Line, LLC, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008  
12795700 +E-mail/Text: equiles@philapark.org Apr 12 2018 01:37:48 Philadelphia Parking Authority,  
3101 Market Street - 2nd floor, Philadelphia, PA 19104-2806  
12768005 EDI: WFFC.COM Apr 12 2018 05:33:00 Wells Fargo Bank NA, PO Box 10438,  
Des Moines IA 50306-0438

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 13, 2018

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 11, 2018 at the address(es) listed below:

ALBERT JAMES MILLAR on behalf of Creditor PA Dept of Revenue RA-occbankruptcy3@state.pa.us,  
RA-occbankruptcy6@state.pa.us  
ANDREW F GORNALL on behalf of Creditor WELLS FARGO BANK, N.A. AS TRUSTEE FOR THE HOLDERS OF  
THE FIRST FRANKLIN MORTGAGE LOAN TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES  
2005-FFH1 agornall@kmlawgroup.com, bkgroup@kmlawgroup.com  
KIMBERLY A. BONNER on behalf of Creditor Wells Fargo Bank, N.A., as Trustee, in trust for  
registered holders of First Franklin Mortgage Loan Trust, Mortgage Loan Asset-Backed  
Certificates, Series 2005-FFH1 amps@manleydeas.com  
KIMBERLY A. BONNER on behalf of Creditor WELLS FARGO BANK, N.A. AS TRUSTEE FOR THE HOLDERS OF  
THE FIRST FRANKLIN MORTGAGE LOAN TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES  
2005-FFH1 amps@manleydeas.com  
MATTHEW CHRISTIAN WALDT on behalf of Creditor Wells Fargo Bank, N.A., as Trustee  
mwaldt@milsteadlaw.com, bkcecf@milsteadlaw.com

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Page 2 of 2  
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

THOMAS I. PULEO on behalf of Creditor WELLS FARGO BANK, N.A. AS TRUSTEE FOR THE HOLDERS OF  
THE FIRST FRANKLIN MORTGAGE LOAN TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES  
2005-FFH1 tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com  
TRANG V TRUONG on behalf of Creditor Wells Fargo Bank, N.A. trangtruong@wellsfargo.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com  
ZACHARY PERLICK on behalf of Debtor Raul O. Dones Perlick@verizon.net, pireland1@verizon.net  
TOTAL: 10

**Information to identify the case:**

Debtor 1	<u>Raul O. Dones</u>	Social Security number or ITIN	<b>xxx-xx-2821</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>12-14967-amc</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Raul O. Dones

4/11/18

By the court: Ashely M. Chan  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**